

**WHAT IS CLAIMED IS:**

1. A warning apparatus for an automobile, comprising:  
a receiving unit for receiving a driver's information from a memory device  
5 memorizing said drover's information;  
a memorizing unit for memorizing an automobile insurance information;  
a determining unit for determining whether or not said driver is an insurant  
on the basis of said driver's information and said automobile insurance information;  
and  
10 a warning unit for warning said driver not to drive when said determining  
unit has determined that said driver is not said insurant.
2. A warning apparatus as set forth in claim 1, which further comprises a  
permission signal producing unit for producing a permission signal to permit said  
15 driver to operate said automobile when said determining unit has determined that said  
driver is said insurant.
3. A warning apparatus as set forth in claim 1, which further comprises a  
prevention signal producing unit for producing a prevention signal to prevent said  
20 driver from operating said automobile when said determining unit has determined that  
said driver is not said insurant.
4. A warning apparatus as set forth in claim 1, in which said receiving unit is  
operative to receive said driver's information from said memory device by performing  
25 wireless communications with said memory device.
5. A warning apparatus as set forth in claim 1, in which said memorizing unit is  
constituted of a detachable memory device having memorized said automobile  
insurance information.  
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6. A warning apparatus as set forth in claim 1, which further comprises a  
communications unit for obtaining an automobile insurance information from said  
server memorizing said automobile insurance information; and in which said  
memorizing unit is operative to memorize said automobile insurance information  
35 obtained by said communications unit.

7. A warning apparatus as set forth in claim 6, in which said determining unit is operative to determine whether or not said driver is an insurant on the basis of said automobile insurance information memorized in said memorizing unit when said determining unit has determined that said driver is not said insurant.

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8. A warning system, comprising:

a server having automobile insurance information; and

a warning apparatus for an automobile, said warning apparatus, including:

a receiving unit for receiving said driver's information;

10 a communications unit for obtaining said automobile insurance information from said server by performing communications with said server;

a memorizing unit for memorizing said automobile insurance information obtained by said communications unit;

15 a determining unit for determining whether or not said driver is an insurant by comparing said driver's information received by said receiving unit with said automobile insurance information obtained by said communications unit; and

a warning unit for warning said driver not to drive when said determining unit of said warning apparatus has determined that said driver is not said insurant.

20 9. A warning system as set forth in claim 8, in which said warning apparatus further includes a permission signal producing unit for producing a permission signal to permit said driver to operate said automobile when said determining unit of said warning apparatus has determined that said driver is said insurant.

25 10. A warning system as set forth in claim 9, in which said warning apparatus further includes a prevention signal producing unit for producing a prevention signal to prevent said driver from operating said automobile when said determining unit of said warning apparatus has determined that said driver is not said insurant.

30 11. A warning system as set forth in claim 8, in which said receiving unit of said warning apparatus is operative to receive said driver's information by performing wireless communications.

35 12. A warning system as set forth in claim 8, in which said determining unit of said warning apparatus is operative to determine whether or not said driver is an insurant on the basis of said driver's information received by said receiving unit of

said warning apparatus and said automobile insurance information memorized in said memorizing unit of said warning apparatus when said automobile insurance information is not obtained from said server by said communications unit of said warning apparatus within a predetermined time period.

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13. A warning system as set forth in claim 8, which further comprises a memory device having driver's information, and in which said receiving unit of said warning apparatus is operative to receive said driver's information from said memory device.

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14. A warning system as set forth in claim 13, in which said memory device is constituted of an electronic key to said automobile.

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15. A warning system as set forth in claim 13, in which said memory device is constituted of an electronic driver's license having license information on said automobile.

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16. A warning system as set forth in claim 15, in which said warning apparatus further includes a determining unit for determining whether or not said license information is legitimate on the basis of said license information memorized in said electronic driver's license.

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17. A warning server, comprising:  
a communications unit for receiving driver's information;  
a memorizing unit for memorizing automobile insurance information; and  
a determining unit for determining whether or not said driver is an insurant by comparing said driver's information received by said communications unit with said automobile insurance information memorized in said memorizing unit, and  
said communications unit being operative to transmit results information on results determined by said determining unit.

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18. A warning server as set forth in claim 17, which further comprises a results information memorizing unit for memorizing said results information on results determined by said determining unit.

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19. A warning server as set forth in claim 18, in which said communications unit is operative to receive condition information on a start of said automobile, and in

which said results information storing unit is operative to produce supervisory information on mutual relation between said results information with said condition information received by said communications unit, and to memorize said supervisory information.

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20. A warning server as set forth in claim 19, which further comprises an accounting model deciding unit for deciding on an accounting model on the basis of said supervisory information memorized in said results information storing unit.

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21. A warning system, comprising:

a warning apparatus for an automobile; and

a warning server to be communicated with said warning apparatus, said warning server, including:

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a communications unit for receiving driver's information from said warning apparatus;

a memorizing unit for memorizing automobile insurance information; and

a determining unit for determining whether or not said driver is an insurant by comparing said driver's information received by said communications unit with said automobile insurance information memorized in said memorizing unit, and

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said warning apparatus including a warning unit for warning said driver not to drive when said determining unit of said warning server has determined that said driver is not said insurant.

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22. A warning system as set forth in claim 21, in which said warning apparatus further includes a permission signal producing unit for producing a permission signal to permit said driver to operate said automobile when said determining unit of the warning server has determined that said driver is said insurant.

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23. A warning system as set forth in claim 21, in which said warning apparatus further includes a prevention signal producing unit for producing a prevention signal to prevent said driver from operating said automobile a prevention when said determining unit of the warning server has determined that said driver is not said insurant.

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24. A warning system as set forth in claim 21, in which said warning server further includes a results information storing unit for memorizing results information

on results determined by said determining unit of said warning server.

25. A warning system as set forth in claim 24, in which said communications unit of said warning server is operative to receive condition information on a start of said automobile from said warning apparatus, and in which said results information storing unit of said warning server is operative to produce supervisory information on mutual relation between said results information with said condition information received by said communications unit of said warning server, and to memorize said supervisory information.

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26. A warning system as set forth in claim 25, in which said warning server further includes an accounting model deciding unit for deciding on an accounting model on the basis of said supervisory information memorized in said results information storing unit.

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27. A warning system as set forth in claim 21, which further comprises a memory device for memorize driver's information, and in which said receiving unit of said warning server is operative to receive said driver's information from said memory device through said warning apparatus.

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28. A warning system as set forth in claim 27, in which said memory device is constituted of an electronic key to said automobile.

29. A warning system as set forth in claim 27, in which said memory device is constituted of an electronic driver's license having license information on said automobile.

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30. A warning system as set forth in claim 29, in which said warning server further includes a determining unit for determining whether or not said license information is legitimate on the basis of said license information memorized in said electronic driver's license.

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31. An automobile, comprising:  
an engine control unit for controlling an engine; and a warning apparatus for an automobile,  
said warning apparatus, including:

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a receiving unit for receiving driver's information from said memory device memorizing said driver's information;

a memorizing unit for memorizing automobile insurance information;

a determining unit for determining whether or not said driver is an insurant  
 5 by comparing said driver's information received by said receiving unit with said automobile insurance information memorized in said memorizing unit; and

a permission signal producing unit for producing a permission signal to permit said driver to operate said automobile when said determining unit has determined that said driver is said insurant, and

10 said engine control unit is operative to have said engine start in response to said permission signal produced by said permission signal producing unit of said warning apparatus.

32. An automobile as set forth in claim 31, in which said warning apparatus  
 15 further includes a warning unit for warning said driver on the basis of results determined by said determining unit when said determining unit has determined that said driver is said insurant.

33. An automobile as set forth in claim 31, in which said receiving unit of said  
 20 warning apparatus is operative to receive said driver's information from said memory device by performing wireless communications with said memory device.

34. An automobile as set forth in claim 31, in which said memorizing unit of said  
 25 warning apparatus is constituted of a detachable memory device previously have memorized therein said automobile insurance information.

35. An automobile as set forth in claim 33, in which a communications unit of  
 said warning apparatus for obtaining automobile insurance information from said  
 server memorizing said automobile insurance information, said communications unit  
 30 of said warning apparatus being operative to obtain; and in which said memorizing unit of said warning apparatus is operative to memorize said automobile insurance information obtained by said communications unit of said warning apparatus.

36. An automobile as set forth in claim 35, in which said determining unit of said  
 35 warning apparatus is operative to determine whether or not said driver is an insurant on the basis of said automobile insurance information memorized in said memorizing

unit of said warning apparatus when said automobile insurance information is not obtained from said server by said communications unit of said warning apparatus within a predetermined time period.

5     37.     A warning apparatus to be installed into an automobile, and operable in combination with a memory device having driver's information on personal details, comprising:

          a receiving unit for receiving said driver's information from said memory device;

10           a memorizing unit having automobile insurance information on a requirement for being insurant;

          a first determining unit for determining whether or not said personal details are conformable to said contract basis of said automobile insurance by comparing said driver's information received by said receiving unit with said automobile insurance  
15           information memorized in said memorizing unit; and

          a warning unit for warning said driver on the basis of results determined by said first determining unit when said first determining unit is operated to determine that said personal details are not conformable to said contract basis of said automobile insurance.

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38.     A warning apparatus as set forth in claim 37, which further comprises a permission signal producing unit for producing a permission signal to permit said driver to operate said automobile when said first determining unit is operated to determine that said personal details are conformable to said contract basis of said  
25           automobile insurance.

39.     A warning apparatus as set forth in claim 37, which further comprises a prevention signal producing unit for producing a prevention signal to prevent said driver from operating said automobile when said first determining unit is operated to  
30           determine that said personal details are not conformable to said contract basis of said automobile insurance.

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40.     A warning apparatus as set forth in claim 37, which further comprises a communications unit operable in combination with a server having said automobile insurance information on said contract basis of said automobile insurance, said  
35           communications unit being operative to obtain said automobile insurance information

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from said server by performing communications with said server; and in which said memorizing unit is operative to have memorized therein said automobile insurance information obtained by said communications unit.

5     41.     A warning apparatus as set forth in claim 40, in which said first determining unit is operative to determine whether or not said personal details are conformable to said contract basis of said automobile insurance on the basis of said automobile insurance information memorized in said memorizing unit when said automobile insurance information is not obtained from said server by said communications unit  
10     within a predetermined time period.

42.     A warning system, comprising:  
a server having insurance information on a requirement for being insurant;  
and  
15     a warning apparatus to be installed into an automobile, said warning apparatus, including:  
a receiving unit for receiving said driver's information;  
a communications unit for obtaining said automobile insurance information from said server by performing communications with said server;  
20     a memorizing unit having memorized therein said automobile insurance information obtained by said communications unit;  
a first determining unit for determining whether or not said personal details are conformable to said contract basis of said automobile insurance by comparing said driver's information received by said receiving unit with said automobile insurance  
25     information obtained by said communications unit; and  
a warning unit for warning said driver on the basis of results determined by said first determining unit when said first determining unit of said warning apparatus is operated to determine that said personal details are not conformable to said contract basis of said automobile insurance.

30     43.     A warning system as set forth in claim 42, in which said warning apparatus further includes a permission signal producing unit for producing a permission signal to permit said driver to operate said automobile when said first determining unit of said warning apparatus is operated to determine that said personal details are  
35     conformable to said contract basis of said automobile insurance.



44. A warning system as set forth in claim 43, in which said warning apparatus further includes a prevention signal producing unit for producing a prevention signal to prevent said driver from operating said automobile when said first determining unit of said warning apparatus is operated to determine that said personal details are not conformable to said contract basis of said automobile insurance.

45. A warning system as set forth in claim 42, in which said receiving unit of said warning apparatus is operative to receive said driver's information by performing wireless communications.

46. A warning system as set forth in claim 42, in which said first determining unit of said warning apparatus is operative to determine whether or not said personal details are conformable to said contract basis of said automobile insurance on the basis of said driver's information received by said receiving unit of said warning apparatus and said automobile insurance information memorized in said memorizing unit of said warning apparatus when said automobile insurance information is not obtained from said server by said communications unit of said warning apparatus within a predetermined time period.

47. A warning server, comprising:  
a communications unit for receiving driver's information on personal details;  
a memorizing unit having automobile insurance information on a requirement for being insurant; and  
a first determining unit for determining whether or not said personal details are conformable to said contract basis of said automobile insurance by comparing said driver's information received by said communications unit with said automobile insurance information memorized in said memorizing unit, and  
said communications unit being operative to transmit results information on results determined by said first determining unit.

48. A warning server as set forth in claim 47, which further comprises a results information memorizing unit having memorized therein said results information on results determined by said first determining unit.

49. A warning server as set forth in claim 48, in which said communications unit is operative to receive condition information on a start of said automobile, and in

which said results information storing unit is operative to produce supervisory information on mutual relation between said results information memorized therein with said condition information received by said communications unit, and to have said supervisory information memorized therein.

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50. A warning server as set forth in claim 49, which further comprises an accounting model deciding unit for deciding on an accounting model on the basis of said supervisory information memorized in said results information storing unit.

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51. A warning system, comprising:

a warning apparatus to be installed into an automobile; and

a warning server to be communicated with said warning apparatus, said warning server, including:

15 a communications unit for receiving driver's information on personal details from said warning apparatus;

a memorizing unit having automobile insurance information on a requirement for being insurant; and

20 a first determining unit for determining whether or not said personal details are conformable to said contract basis of said automobile insurance by comparing said driver's information received by said communications unit with said automobile insurance information memorized in said memorizing unit, and

25 said warning apparatus including a warning unit for warning said driver on the basis of results determined by said first determining unit of said warning server when said first determining unit of said warning server is operated to determine that said personal details are conformable to said contract basis of said automobile insurance.

30 52. A warning system as set forth in claim 51, in which said warning apparatus further includes a permission signal producing unit for producing a permission signal to permit said driver to operate said automobile when said first determining unit of said warning server is operated to determine that said personal details are conformable to said contract basis of said automobile insurance.

35 53. A warning system as set forth in claim 51, in which said warning apparatus further includes a prevention signal producing unit for producing a prevention signal to prevent said driver from operating said automobile when said first determining unit

of said warning server is operated to determine that said personal details are not conformable to said contract basis of said automobile insurance.

54. A warning system as set forth in claim 51, in which said warning server  
5 further includes a results information storing unit having memorized therein results information on results determined by said first determining unit of said warning server.

55. A warning system as set forth in claim 54, in which said communications  
10 unit of said warning server is operative to receive condition information on a start of said automobile from said warning apparatus, and in which said results information storing unit of said warning server is operative to produce supervisory information on mutual relation between said results information memorized therein with said condition information received by said communications unit of said warning server, and to have said supervisory information memorized therein.

15 56. A warning system as set forth in claim 55, in which said warning server further includes an accounting model deciding unit for deciding on an accounting model on the basis of said supervisory information memorized in said results information storing unit.

20 57. An automobile, comprising:  
an engine control unit for controlling an engine; and  
a warning apparatus operable in combination with a memory device having driver's information on personal details,  
25 said warning apparatus, including:  
a receiving unit for receiving said driver's information from said memory device;  
a memorizing unit having automobile insurance information on a requirement for being insurant;  
30 a first determining unit for determining whether or not said personal details are conformable to said contract basis of said automobile insurance by comparing said driver's information received by said receiving unit with said automobile insurance information memorized in said memorizing unit; and  
a permission signal producing unit for producing a permission signal to  
35 permit said driver to operate said automobile when said first determining unit is operated to determine that said personal details are conformable to said contract basis

of said automobile insurance, and

said engine control unit is operative to have said engine start in response to said permission signal produced by said permission signal producing unit of said warning apparatus.

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58. An automobile as set forth in claim 57, in which said warning apparatus further includes a warning unit for warning said driver on the basis of results determined by said first determining unit when said first determining unit is operated to determine that said personal details are not conformable to said contract basis of said automobile insurance.

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59. An automobile as set forth in claim 57, in which said warning apparatus further includes a communications unit of said warning apparatus operable in combination with a server having said automobile insurance information on said contract basis of said automobile insurance, said communications unit of said warning apparatus being operative to obtain said automobile insurance information from said server by performing communications with said server; and in which said memorizing unit of said warning apparatus is operative to have memorized therein said automobile insurance information obtained by said communications unit of said warning apparatus.

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60. An automobile as set forth in claim 59, in which said first determining unit of said warning apparatus is operative to determine whether or not said personal details are conformable to said contract basis of said automobile insurance on the basis of said automobile insurance information memorized in said memorizing unit of said warning apparatus when said automobile insurance information is not obtained from said server by said communications unit of said warning apparatus within a predetermined time period.

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